



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [APPLE FINANCIAL HOLDINGS, INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [16,809,639](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[APPLE FINANCIAL HOLDINGS, INC.](#)
[122 EAST 42ND STREET, 9TH FLOOR](#)

[NEW YORK, NY 10168](#)

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BHC Name

City/State

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	16,457,256	16,090,322	16,094,585	15,846,544	14,734,517
Net income (\$000)	58,053	35,748	50,025	22,870	111,305
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.23	2.79	13	1.80	2.65	11	1.84	2.60	11	1.76	2.77	10	2.29	3.01	19
+ Non-interest income	0.13	0.94	3	0.16	1.09	1	0.15	1.04	1	0.10	1.21	1	0.06	1.32	0
- Overhead expense	1.72	2.18	17	1.59	2.21	12	1.60	2.17	14	1.47	2.57	4	1.35	2.69	3
- Provision for credit losses	-0.01	0.10	10	-0.02	-0.12	69	-0.02	-0.09	64	0.26	0.51	20	-0.03	0.15	3
+ Securities gains (losses)	0	0	45	0.01	0.01	72	0	0.01	67	0.06	0.02	82	0	0.01	35
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	15	0	0	48	0	0	88
= Pretax net operating income (tax equivalent)	0.64	1.46	3	0.39	1.76	1	0.42	1.66	2	0.20	1.04	10	1.03	1.56	12
Net operating income	0.47	1.10	4	0.30	1.34	1	0.31	1.26	2	0.14	0.81	9	0.76	1.19	13
Net income	0.47	1.10	4	0.30	1.34	0	0.31	1.26	1	0.14	0.82	9	0.76	1.19	14
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.82	3.36	14	2.36	3.12	12	2.38	3.06	15	2.74	3.55	10	3.75	4.41	12
Interest expense	0.45	0.35	74	0.46	0.26	87	0.43	0.25	85	0.88	0.52	86	1.36	1.08	74
Net interest income (tax equivalent)	2.36	3.01	12	1.90	2.85	11	1.95	2.80	12	1.86	3.01	10	2.39	3.33	17
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.09	29	0.08	0.12	49	0.06	0.11	45	0	0.27	3	0	0.21	3
Earnings coverage of net loan and lease losses (X)	73.90	36.38	74	6.56	26.30	23	9.35	39.72	27	1,493.38	22.91	98	-402.93	24.40	2
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.48	1.17	6	0.56	1.32	7	0.56	1.23	9	0.70	1.58	9	0.33	0.83	8
Allowance for loan and lease losses / Total loans and leases	0.48	1.15	8	0.56	1.30	8	0.56	1.20	10	0.70	1.55	9	0.33	0.81	8
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.51	0.39	73	0.61	0.58	57	0.60	0.49	70	0.27	0.71	12	0.01	0.57	1
30-89 days past due loans and leases / Total loans and leases	0.22	0.33	50	0.37	0.29	71	0.12	0.32	23	0.60	0.39	77	0.19	0.43	22
Liquidity and Funding															
Net noncore funding dependence	3	5.89	43	0.48	-3.31	63	-0.03	-2.33	58	-0.90	3.20	42	0.57	14.45	14
Net short-term noncore funding dependence	-1.16	0.87	32	0.03	-9.17	78	-0.58	-7.71	72	-2.13	-4.76	57	-1.68	3.38	26
Net loans and leases / Total assets	68.58	63.09	64	65.34	58.81	68	64.92	58.67	64	65.26	61.58	56	63.61	63.77	37
Capitalization															
Tier 1 leverage ratio	7.26	9.22	9	7.30	9.07	7	7.34	8.98	12	6.92	9.13	3	7.29	9.76	5
Holding company equity capital / Total assets	7.53	9.68	18	8.71	10.79	18	8.70	10.71	17	8.65	11.16	15	8.35	12.43	7
Total equity capital (including minority interest) / Total assets	7.53	9.81	16	8.71	10.91	16	8.70	10.82	16	8.65	11.29	13	8.35	12.57	5
Common equity tier 1 capital / Total risk-weighted assets	9.73	11.79	18	11.23	12.64	29	11.28	12.42	32	11.24	12.38	34	11.99	12.17	50
Net loans and leases / Equity capital (X)	9.11	6.64	87	7.50	5.47	86	7.46	5.53	83	7.54	5.58	82	7.62	5.21	87
Cash dividends / Net income	9.63	31.93	15	15.64	27.22	27	14.90	28.27	24	32.60	42.30	36	6.70	33.12	13
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	4.26	6.04	53	-1.28	9.51	8	-0.71	10.50	7	2.30	16.68	12	10.49	9.26	67
Equity capital	-9.91	-3.83	34	-0.21	7.52	13	-0.13	7.46	15	5.94	6.99	49	10.34	10.49	65
Net loans and leases	9.43	14.48	43	-1.67	-0.66	54	-1.23	3.36	36	4.96	9.07	35	-3.75	9.10	2
Noncore funding	29.74	36.20	59	-20.85	-21.64	54	-7.67	-14.79	61	-15.52	-12.18	48	31.14	6.59	83
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	99.90	104.01	33	99.92	103.15	33	99.91	103.22	37	99.92	102.81	32	99.93	103.22	34
Cash from ops + noncash items + op expense / Op expense + dividends	101.91	118.32	41	101.91	155.61	31	101.92	154.48	26	102.13	147.24	24	102.12	190.27	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	251,956	208,699	281,209	311,948	405,547	20.73	10.93
Income from lease financing receivables.....	3,616	0	0	0	0		
Fully taxable income on loans and leases.....	255,572	208,699	281,209	311,948	405,547	22.46	12.52
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	255,572	208,699	281,209	311,948	405,547	22.46	12.52
Investment interest income (tax equivalent).....	61,574	56,782	75,022	90,752	94,234	8.44	269.24
Interest on balances due from depository institutions.....	6,782	815	1,063	2,754	19,557	732.15	-24.74
Interest income on other earning assets.....	4,145	3,125	4,252	5,642	9,779	32.64	-49.54
Total interest income (tax equivalent).....	328,073	269,421	361,546	411,096	529,117	21.77	25.68
Interest on time deposits of \$250K or more.....	7,777	9,389	11,828	21,976	31,643	-17.17	22.98
Interest on time deposits < \$250K.....	21,699	32,673	38,703	70,241	75,433	-33.59	-16.05
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	18,786	10,617	13,764	36,851	79,244	76.94	-32.91
Interest on other borrowings and trading liabilities.....	4,683	109	450	2,632	5,239	4196.33	11607.50
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	52,945	52,788	64,745	131,700	191,559	0.30	-12.07
Net interest income (tax equivalent).....	275,128	216,633	296,801	279,396	337,558	27.00	37.00
Non-interest income.....	16,332	18,965	24,894	15,202	8,636	-13.88	56.39
Adjusted operating income (tax equivalent).....	291,460	235,598	321,695	294,598	346,194	23.71	37.96
Overhead expense.....	212,354	191,426	257,644	233,041	198,429	10.93	74.59
Provision for credit losses.....	-857	-2,717	-2,716	40,738	-3,853		
Securities gains (losses).....	0	775	775	10,015	0	-100.00	
Other tax equivalent adjustments.....	0	0	-1	0	464		
Pretax net operating income (tax equivalent).....	79,350	47,561	67,389	30,944	152,194	66.84	-11.48
Applicable income taxes.....	21,297	11,813	17,364	8,074	40,425	80.28	-41.27
Tax equivalent adjustments.....	0	0	0	0	464		
Applicable income taxes (tax equivalent).....	21,297	11,813	17,364	8,074	40,889	80.28	-41.27
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	58,053	35,748	50,025	22,870	111,305	62.40	8.76
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	58,053	35,748	50,025	22,870	111,305	62.40	8.76
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	58,053	35,748	50,025	22,870	111,305	62.40	8.76
Investment securities income (tax equivalent).....	61,574	56,782	75,022	90,752	94,234	8.44	269.24
US Treasury and agency securities (excluding mortgage-backed securities).....	23,624	27,056	34,207	39,413	49,770	-12.68	318.20
Mortgage-backed securities.....	32,196	25,752	35,329	42,209	31,812	25.02	254.04
All other securities.....	5,754	3,974	5,486	9,130	12,652	44.79	197.67
Cash dividends declared.....	5,592	5,591	7,455	7,455	7,455	0.02	0.00
Common.....	0	0	0	0	0		
Preferred.....	5,592	5,591	7,455	7,455	7,455	0.02	0.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.66	3.12	15	2.23	2.90	14	2.25	2.85	14	2.59	3.27	12	3.59	4	22
Less: Interest expense	0.43	0.33	75	0.44	0.24	86	0.40	0.23	85	0.83	0.48	87	1.30	0.98	76
Equals: Net interest income (tax equivalent)	2.23	2.79	13	1.80	2.65	11	1.84	2.60	11	1.76	2.77	10	2.29	3.01	19
Plus: Non-interest income	0.13	0.94	3	0.16	1.09	1	0.15	1.04	1	0.10	1.21	1	0.06	1.32	0
Equals: adjusted operating income (tax equivalent)	2.36	3.77	5	1.95	3.80	3	2	3.70	3	1.86	4.04	1	2.35	4.41	3
Less: Overhead expense	1.72	2.18	17	1.59	2.21	12	1.60	2.17	14	1.47	2.57	4	1.35	2.69	3
Less: Provision for credit losses	-0.01	0.10	10	-0.02	-0.12	69	-0.02	-0.09	64	0.26	0.51	20	-0.03	0.15	3
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0.01	0.01	72	0	0.01	68	0.06	0.02	82	0	0.01	35
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	15	0	0	48	0	0	88
Equals: Pretax net operating income (tax equivalent)	0.64	1.46	3	0.39	1.76	1	0.42	1.66	2	0.20	1.04	10	1.03	1.56	12
Less: Applicable income taxes (tax equivalent)	0.17	0.34	9	0.10	0.41	3	0.11	0.38	6	0.05	0.23	10	0.28	0.36	26
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.47	1.10	4	0.30	1.34	1	0.31	1.26	2	0.14	0.81	9	0.76	1.19	13
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.47	1.10	4	0.30	1.34	0	0.31	1.26	1	0.14	0.82	9	0.76	1.19	14
Memo: Net income (last four quarters)	0.44	1.10	3	0.17	1.30	0	0.31	1.26	1	0.14	0.82	9	0.76	1.19	13
Net income—BHC and noncontrolling (minority) interest	0.47	1.11	3	0.30	1.35	0	0.31	1.27	1	0.14	0.83	9	0.76	1.20	14
Margin Analysis															
Average earning assets / Average assets	94.34	92.93	69	94.45	93.09	66	94.40	93.08	67	94.61	92.32	77	95.74	91.05	92
Average interest-bearing funds / Average assets	81.56	60.58	93	82.39	61.98	95	82.14	61.99	93	87.74	64.06	97	89.51	65.57	99
Interest income (tax equivalent) / Average earning assets	2.82	3.36	14	2.36	3.12	12	2.38	3.06	15	2.74	3.55	10	3.75	4.41	12
Interest expense / Average earning assets	0.45	0.35	74	0.46	0.26	87	0.43	0.25	85	0.88	0.52	86	1.36	1.08	74
Net interest income (tax equivalent) / Average earning assets	2.36	3.01	12	1.90	2.85	11	1.95	2.80	12	1.86	3.01	10	2.39	3.33	17
Yield or Cost															
Total loans and leases (tax equivalent)	3.10	4.24	5	2.64	4.07	5	2.67	4.01	5	3.03	4.27	5	4.03	5.09	6
Interest-bearing bank balances	1.29	0.79	95	0.13	0.13	55	0.13	0.14	35	0.34	0.27	73	2.66	2.04	83
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68		3.04	2.44	78
Trading assets	3.74	0.57	93	2.13	0.45	89	2.16	0.45	90	2.26	0.60	86	3.89	0.99	92
Total earning assets	2.82	3.33	15	2.36	3.09	14	2.38	3.04	16	2.74	3.51	10	3.75	4.36	13
Investment securities (tax equivalent)	2.23	1.96	75	2.12	1.77	76	2.07	1.77	71	2.45	2.25	69	3.23	2.76	83
US Treasury and agency securities (excluding mortgage-backed securities)	2.27	1.38	90	2.21	1.23	90	2.13	1.14	91	2.38	1.75	82	3.02	2.32	84
Mortgage-backed securities	2.22	1.87	87	1.99	1.55	87	1.99	1.57	85	2.57	2.05	91	2.76	2.61	70
All other securities	2.42	2.89	32	1.82	2.85	17	1.80	2.81	18	2.66	3.24	26	3.78	4.06	50
Interest-bearing deposits	0.49	0.35	76	0.53	0.22	93	0.49	0.21	93	0.95	0.53	89	1.46	1.10	76
Time deposits of \$250K or more	0.77	0.61	70	0.84	0.70	67	0.81	0.66	70	1.50	1.42	56	2.59	1.96	92
Time deposits < \$250K	0.81	0.58	77	1.10	0.67	87	1.01	0.62	87	1.70	1.36	76	2	1.82	59
Other domestic deposits	0.31	0.31	60	0.18	0.16	67	0.18	0.15	67	0.47	0.36	76	1.03	0.93	60
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	5.63	0.88	99	-1.52	0.18	0	-1.52	0.17	0	1.22	0.62	84	0	1.86	2
Other borrowed funds and trading liabilities	1.55	1.55	44	0.41	1.29	22	0.36	1.27	20	0.78	1.50	17	2.45	2.38	56
All interest-bearing funds	0.53	0.54	57	0.53	0.38	76	0.49	0.37	75	0.95	0.74	75	1.45	1.49	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	16,332	18,965	24,894	15,202	8,636
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	2,789	3,074	4,503	4,470	5,731
Trading revenue	-7,410	499	-553	753	-3,445
Investment banking fees and commissions	3,699	2,576	3,694	1,856	1,786
Insurance activities revenue	220	339	504	330	547
Venture capital revenue	0	0	0	0	0
Net servicing fees	149	74	88	18	194
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,097	984	984	1,096	313
Other non-interest income	15,788	11,419	15,674	6,679	3,510
Total overhead expenses	212,354	191,426	257,644	233,041	198,429
Personnel expense	132,822	117,739	158,558	137,076	114,857
Net occupancy expense	34,820	37,462	48,856	45,866	38,193
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	63	212
Other operating expenses	44,712	36,225	50,230	50,036	45,167
Fee income on mutual funds and annuities	3,699	2,576	3,694	1,856	1,786
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,304	1,302	1,307	1,268	1,148
Average personnel expense per employee	101.86	90.43	121.31	108.10	100.05
Average assets per employee	12,620.59	12,358.16	12,314.14	12,497.27	12,834.95

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	22.65	2.43	98	13.58	2.14	96	14.84	2.17	96	12.21	2.02	97	20.68	2.72	97
Overhead expenses / Net Interest Income + non-interest income	72.86	58.02	91	81.25	58.85	97	80.09	59.28	97	79.10	62.28	88	57.32	61.29	38
Percent of Average Assets															
Total overhead expense	1.72	2.18	17	1.59	2.21	12	1.60	2.17	14	1.47	2.57	4	1.35	2.69	3
Personnel expense	1.08	1.20	37	0.98	1.23	20	0.99	1.21	24	0.87	1.30	13	0.78	1.41	7
Net occupancy expense	0.28	0.22	72	0.31	0.24	81	0.30	0.23	80	0.29	0.26	67	0.26	0.28	40
Other operating expenses	0.36	0.73	3	0.30	0.72	2	0.31	0.72	2	0.32	0.94	1	0.31	0.97	1
Overhead less non-interest income	1.59	1.22	81	1.43	1.08	78	1.45	1.10	80	1.37	1.25	60	1.29	1.32	46
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	72.86	57.55	93	81.25	58.34	97	80.09	58.83	97	79.10	61.82	88	57.32	60.64	41
Personnel expense	45.57	31.86	96	49.97	32.89	97	49.29	32.93	98	46.53	32.36	96	33.18	32.39	52
Net occupancy expense	11.95	5.98	97	15.90	6.26	98	15.19	6.23	97	15.57	6.58	98	11.03	6.52	97
Other operating expenses	15.34	19.14	20	15.38	18.68	25	15.61	19.18	21	17.01	22.28	26	13.11	21.20	4
Total non-interest income	5.60	24.10	3	8.05	28.20	6	7.74	27.67	5	5.16	28.83	3	2.49	29.23	0
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0.96	3.30	15	1.30	3.25	19	1.40	3.27	21	1.52	3.27	21	1.66	3.88	23
Trading revenue	-2.54	0.57	4	0.21	0.68	60	-0.17	0.62	6	0.26	1.28	52	-1	1.18	0
Investment banking fees and commissions	1.27	2.15	46	1.09	2.46	42	1.15	2.58	44	0.63	2.46	31	0.52	3.54	24
Insurance activities revenue	0.08	0.36	57	0.14	0.38	60	0.16	0.36	62	0.11	0.41	57	0.16	0.47	61
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.05	1.23	30	0.03	0.56	28	0.03	0.60	27	0.01	0.01	53	0.06	0.28	44
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.38	1.19	36	0.42	3.64	21	0.31	3.30	19	0.37	3.92	23	0.09	1.86	19
Other non-interest income	5.42	8.80	33	4.85	9.39	21	4.87	9.27	23	2.27	9.65	2	1.01	10.04	1
Overhead less non-interest income	67.26	32.79	99	73.20	29.67	99	72.35	30.52	99	73.94	31.93	95	54.82	31.06	96
Applicable income taxes / Pretax net operating income (tax equivalent)	26.84	21.50	90	24.84	21.49	84	25.77	21.18	91	26.09	18.63	94	26.56	20.56	90
Applicable income tax + TE / Pretax net operating income + TE	26.84	23.57	82	24.84	23.11	73	25.77	22.67	85	26.09	21.18	87	26.87	23.23	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

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Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	6,267,386	5,543,772	5,656,949	5,295,551	4,597,731	13.05	56.42
Commercial and industrial loans	4,430,353	4,469,908	4,216,367	4,742,394	4,867,849	-0.88	-22.13
Loans to individuals	94,695	40,933	56,268	13,210	12,904	131.34	605.36
Loans to depository institutions and acceptances of other banks	65,348	159,758	143,222	159,037	272,486	-59.10	-84.12
Agricultural loans	0	0	0	0	0		
Other loans and leases	726,333	380,078	410,270	417,752	337,436	91.10	3434.30
Less: Unearned income	198	0	0	0	0		
Loans and leases, net of unearned income	11,583,917	10,594,449	10,483,076	10,627,944	10,088,406	9.34	14.22
Less: Allowance for loan and lease losses	55,713	59,343	58,372	73,936	33,246	-6.12	79.93
Net loans and leases	11,528,204	10,535,106	10,424,704	10,554,008	10,055,160	9.43	14.02
Debt securities that reprice or mature in over 1 year	2,191,889	2,788,267	2,718,961	2,446,829	2,584,390	-21.39	299.00
Mutual funds and equity securities	4,629	5,228	5,192	5,283	5,080	-11.46	4.63
Subtotal	13,724,722	13,328,601	13,148,857	13,006,120	12,644,630	2.97	28.69
Interest-bearing bank balances	698,762	582,360	648,273	963,456	923,070	19.99	-18.55
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,117,283	1,070,866	1,109,171	1,052,429	1,252,359	4.33	154.60
Trading assets	167,978	161,654	153,583	178,073	175,213	3.91	-54.38
Total earning assets	15,708,745	15,143,481	15,059,884	15,200,078	14,995,272	3.73	27.40
Non-interest-bearing cash and due from depository institutions	139,212	121,860	110,157	122,226	54,392	14.24	109.88
Premises, fixed assets, and leases	192,225	198,967	199,840	199,100	177,390	-3.39	455.26
Other real estate owned	180	58	58	58	58	210.34	
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	769,277	658,813	686,914	650,686	581,074	16.77	103.41
Total assets	16,809,639	16,123,179	16,056,853	16,172,148	15,808,186	4.26	31.23
Quarterly average assets	17,057,458	15,992,885	16,107,374	16,299,545	15,234,909	6.66	33.18
Average loans and leases (YTD)	10,989,825	10,525,965	10,539,358	10,310,127	10,059,457	4.41	8.93
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	11,583,917	10,594,449	10,483,076	10,627,944	10,088,406	9.34	14.22
Real estate loans secured by 1-4 family	59,956	78,011	73,623	96,755	117,713	-23.14	-67.48
Commercial real estate loans	6,207,430	5,465,761	5,583,326	5,198,796	4,480,018	13.57	62.39
Construction and land development	0	0	0	0	0		
Multifamily	3,961,518	3,423,590	3,535,692	3,085,640	2,363,831	15.71	161.85
Nonfarm nonresidential	2,245,912	2,042,171	2,047,634	2,113,156	2,116,187	9.98	-2.76
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	3,313,801	3,864,361	3,833,324	3,504,541	3,841,829	-14.25	233.85
U.S. Treasury securities	282,583	313,254	315,044	139,965	185,302	-9.79	121.70
US agency securities (excluding mortgage-backed securities)	938,739	1,299,098	1,230,139	1,439,130	1,667,944	-27.74	294.67
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	1,798,743	1,932,837	1,937,258	1,637,223	1,587,755	-6.94	277.86
Asset-backed securities	0	0	0	0	0		
Other debt securities	289,107	313,944	345,691	282,940	395,748	-7.91	96.91
Mutual funds and equity securities	4,629	5,228	5,192	5,283	5,080	-11.46	4.63
Available-for-sale securities	2,846,124	3,362,826	3,356,702	3,084,927	3,347,380	-15.37	284.43
U.S. Treasury securities	282,583	313,254	315,044	139,965	185,302	-9.79	121.70
US agency securities (excluding mortgage-backed securities)	938,739	1,299,098	1,230,139	1,439,130	1,667,944	-27.74	294.67
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	1,335,695	1,436,530	1,465,828	1,222,892	1,098,386	-7.02	496.85
Asset-backed securities	0	0	0	0	0		
Other debt securities	289,107	313,944	345,691	282,940	395,748	-7.91	96.91
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-65,174	15,830	8,884	23,629	9,594		
Available-for-sale securities appreciation (depreciation)	-236,390	47,070	19,602	83,322	1,024		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,942,162	1,567,716	1,456,149	1,972,785	2,402,072	23.88	538.64

BHC Name

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Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	1,364,607	1,308,039	1,356,902	1,150,880	287,441	4.32	399.96
NOW, ATS and transaction accounts	670,706	682,927	744,785	633,815	50,470	-1.79	1246.50
Time deposits less brokered deposits < \$250K	3,651,121	3,530,723	3,369,735	3,969,111	4,043,652	3.41	30.05
MMDA and other savings accounts	7,412,107	7,248,448	7,205,573	6,867,171	7,634,994	2.26	0.22
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	13,098,541	12,770,137	12,676,995	12,620,977	12,016,557	2.57	24.44
Time deposits of \$250K or more	1,498,258	1,366,887	1,302,284	1,554,310	1,446,767	9.61	79.34
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	200,000	350,000	450,000	0	800,000	-42.86	
Other borrowings w/remaining maturity over 1 year	694	717	712	734	755	-3.21	-13.03
Brokered deposits < \$250K	529,471	0	0	343,619	0		111.96
Noncore funding	2,228,423	1,717,604	1,752,996	1,898,663	2,247,522	29.74	105.19
Trading liabilities	58	1,883	1,285	10,942	2,023	-96.92	-98.81
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	217,394	229,091	228,500	242,666	221,681	-5.11	170.37
Total liabilities	15,544,416	14,718,715	14,659,776	14,773,248	14,487,783	5.61	32.89
Equity Capital							
Perpetual preferred stock (including surplus)	142,000	142,000	142,000	142,000	142,000	0.00	0.00
Common stock	0	0	0	0	0		
Common surplus	9,270	9,270	9,270	9,270	9,270	0.00	0.00
Retained earnings	1,299,151	1,234,276	1,246,690	1,200,945	1,185,530	5.26	34.45
Accumulated other comprehensive income	-185,198	18,918	-883	46,685	-16,397		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,265,223	1,404,464	1,397,077	1,398,900	1,320,403	-9.91	13.81
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,265,223	1,404,464	1,397,077	1,398,900	1,320,403	-9.91	13.81
Total liabilities and capital	16,809,639	16,123,179	16,056,853	16,172,148	15,808,186	4.26	31.23
Memoranda							
Non-interest-bearing deposits	1,364,607	1,308,039	1,356,902	1,150,880	287,441	4.32	399.96
Interest-bearing deposits	13,761,663	12,828,985	12,622,377	13,368,026	13,175,883	7.27	21.37
Total deposits	15,126,270	14,137,024	13,979,279	14,518,906	13,463,324	7.00	30.27
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,397,077	1,398,900	1,398,900	1,320,403	1,196,627		
Accounting restatements	0	3,175	3,175	0	0		
Net income	58,053	35,748	50,025	22,870	111,305		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	5,592	5,591	7,455	7,455	7,455		
Change in other comprehensive income	-184,315	-27,768	-47,568	63,082	19,926		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,265,223	1,404,464	1,397,077	1,398,900	1,320,403		

BHC Name

City/State

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	37.28	39.88	38	34.38	36.06	39	35.23	36.25	43	32.74	36.22	37	29.08	37.78	35
Commercial and industrial loans	26.36	11.23	94	27.72	11.11	96	26.26	10.76	96	29.32	13.52	96	30.79	12.02	96
Loans to individuals	0.56	3.58	30	0.25	3.60	19	0.35	3.36	25	0.08	3.40	10	0.08	4.20	10
Loans to depository institutions and acceptances of other banks	0.39	0.02	93	0.99	0.02	97	0.89	0.02	98	0.98	0.03	97	1.72	0.04	96
Agricultural loans	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	4.32	4.52	57	2.36	4.26	37	2.56	4.47	41	2.58	4.63	39	2.13	5.01	29
Net loans and leases	68.58	63.09	64	65.34	58.81	68	64.92	58.67	64	65.26	61.58	56	63.61	63.77	37
Debt securities over 1 year	13.04	18.76	31	17.29	18.32	50	16.93	19.46	45	15.13	15.55	49	16.35	14.60	59
Mutual funds and equity securities	0.03	0.05	54	0.03	0.05	54	0.03	0.06	54	0.03	0.05	54	0.03	0.06	55
Subtotal	81.65	83.05	25	82.67	78.17	64	81.89	79.22	53	80.42	78.16	48	79.99	79.65	29
Interest-bearing bank balances	4.16	3.61	65	3.61	9.37	19	4.04	8.50	26	5.96	7.51	40	5.84	3.06	79
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	6.65	1.71	93	6.64	1.51	93	6.91	1.56	93	6.51	1.68	93	7.92	1.91	91
Trading assets	1	0.59	79	1	0.58	81	0.96	0.49	83	1.10	1.01	78	1.11	1.19	78
Total earning assets	93.45	90.76	80	93.92	91.57	78	93.79	91.77	74	93.99	91.05	83	94.86	89.53	95
Non-interest cash and due from depository institutions	0.83	0.98	37	0.76	0.99	31	0.69	0.82	35	0.76	1.07	29	0.34	1.14	7
Other real estate owned	0	0.01	33	0	0.01	18	0	0.01	20	0	0.02	12	0	0.03	11
All other assets	5.72	8.19	22	5.32	7.39	25	5.52	7.35	27	5.25	7.82	19	4.80	9.27	7
Memoranda															
Short-term investments	10.80	6.75	81	10.25	12.31	47	10.95	11.47	53	12.47	11.17	68	13.76	7.63	80
U.S. Treasury securities	1.68	1.98	61	1.94	1.18	74	1.96	1.47	72	0.87	0.84	75	1.17	1.03	68
US agency securities (excluding mortgage-backed securities)	5.58	0.81	93	8.06	0.75	96	7.66	0.82	97	8.90	0.63	98	10.55	0.54	99
Municipal securities	0	1.69	7	0	1.70	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	10.70	12.93	42	11.99	13.46	45	12.06	14.14	41	10.12	11.75	44	10.04	11.44	42
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	1.72	0.51	89	1.95	0.51	88	2.15	0.53	90	1.75	0.42	89	2.50	0.39	92
Loans held-for-sale	0	0.30	8	0	0.50	7	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	68.91	63.03	64	65.71	58.34	69	65.29	58.06	67	65.72	61.72	58	63.82	63.50	38
Real estate loans secured by 1-4 family	0.36	12.79	4	0.48	11.57	5	0.46	11.46	5	0.60	11.91	6	0.74	13.29	7
Revolving	0.03	1.52	12	0.05	1.44	12	0.05	1.42	12	0.06	1.66	15	0.08	2.07	15
Closed-end, secured by first liens	0.33	10.86	4	0.43	9.73	5	0.41	9.67	5	0.54	9.81	6	0.67	10.69	8
Closed-end, secured by junior liens	0	0.19	6	0	0.19	6	0	0.17	6	0	0.22	6	0	0.28	7
Commercial real estate loans	36.93	24.89	76	33.90	22.35	80	34.77	22.69	79	32.15	22.22	75	28.34	22.23	56
Construction and land development	0	3.92	2	0	3.40	1	0	3.34	1	0	3.40	3	0	3.44	3
Multifamily	23.57	3.87	96	21.23	3.32	96	22.02	3.57	95	19.08	3.12	96	14.95	3.01	95
Nonfarm nonresidential	13.36	15.73	42	12.67	14.65	42	12.75	14.57	43	13.07	14.72	43	13.39	14.69	46
Real estate loans secured by farmland	0	0.34	9	0	0.35	8	0	0.30	8	0	0.33	8	0	0.36	9

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	54.10	62.29	29	52.33	60.51	30	53.96	61.05	32	49.83	57.15	33	45.57	57.46	31
Real estate loans secured by 1-4 family	0.52	20.65	4	0.74	20	5	0.70	19.86	5	0.91	19.43	5	1.17	20.75	7
Revolving	0.04	2.39	12	0.08	2.47	12	0.07	2.43	12	0.09	2.64	13	0.12	3.15	15
Closed-end	0.48	18.01	4	0.66	17.35	5	0.63	17.24	5	0.82	16.59	5	1.05	17.39	7
Commercial real estate loans	53.59	38.12	75	51.59	37.13	78	53.26	37.86	77	48.92	34.63	79	44.41	33.52	65
Construction and land development	0	6.10	2	0	5.69	1	0	5.65	1	0	5.26	3	0	5.09	3
1-4 family	0	1.40	4	0	1.19	4	0	1.18	3	0	0.93	5	0	0.94	7
Other	0	4.62	2	0	4.46	1	0	4.40	1	0	4.19	3	0	4.02	3
Multifamily	34.20	5.86	96	32.31	5.41	96	33.73	5.78	95	29.03	4.96	96	23.43	4.69	96
Nonfarm nonresidential	19.39	24.30	37	19.28	24.45	37	19.53	24.56	38	19.88	22.93	38	20.98	22.15	45
Owner-occupied	0	8.11	5	0	8.31	4	0	8.29	4	0	7.68	5	0	7.72	7
Other	19.39	15.95	63	19.27	15.83	60	19.53	15.94	61	19.88	14.95	65	20.97	14.34	73
Real estate loans secured by farmland	0	0.55	9	0	0.61	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0.56	0.04	92	1.51	0.03	96	1.37	0.04	96	1.50	0.06	95	2.70	0.11	95
Commercial and industrial loans	38.25	18.37	90	42.19	19.45	96	40.22	18.86	95	44.62	22.17	96	48.25	19.53	98
Loans to individuals	0.82	6.24	28	0.39	6.58	18	0.54	6.24	23	0.12	6.13	8	0.13	7.13	7
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	6.27	8.16	54	3.59	8.42	34	3.91	8.75	38	3.93	9.09	37	3.34	9.85	31
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	490.95	411.16	62	458.16	383.43	65	462.44	391.81	63	446.66	381.27	55	408.51	391.26	45
Real estate loans secured by 1-4 family	4.70	133.66	3	6.45	124.74	5	6.02	126.06	4	8.16	125.03	6	10.46	138.18	8
Revolving	0.39	15.46	12	0.71	15.53	12	0.62	15.44	12	0.82	17.42	14	1.06	21.26	16
Closed-end	4.31	116.59	3	5.74	107.54	5	5.40	108.85	4	7.34	106.14	7	9.40	115.20	8
Commercial real estate loans	486.25	254.65	90	451.71	238.58	91	456.42	245.88	90	438.49	234.65	91	398.05	229.44	87
Construction and land development	0	39.81	1	0	36.07	1	0	35.95	1	0	35.62	2	0	34.95	2
1-4 family	0	9.02	4	0	7.44	3	0	7.42	3	0	6.34	5	0	6.61	6
Other	0	30.27	1	0	28.34	1	0	28.11	1	0	28.16	2	0	27.32	2
Multifamily	310.32	40.47	96	282.94	35.29	97	289.03	38.66	96	260.26	32.74	98	210.03	31.04	96
Nonfarm nonresidential	175.93	161.09	55	168.77	156.30	54	167.39	158.05	53	178.23	155.06	56	188.02	152.10	59
Owner-occupied	0.02	53.43	4	0.02	52.63	3	0.02	52.99	3	0.03	52.37	5	0.03	53.07	8
Other	175.91	105.96	85	168.75	100.99	85	167.36	102.54	84	178.21	100.54	87	187.99	97.41	90
Real estate loans secured by farmland	0	3.36	8	0	3.67	7	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	5.12	0.26	93	13.20	0.20	97	11.71	0.21	98	13.41	0.28	97	24.21	0.44	97
Commercial and industrial loans	347.05	115.08	98	369.41	116.17	96	344.67	114.45	97	400	139.91	97	432.51	122.02	99
Loans to individuals	7.42	35.47	37	3.38	36.56	21	4.60	34.55	27	1.11	37.47	10	1.15	43.51	11
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	56.90	50.11	65	31.41	47.63	47	33.54	51.06	47	35.24	49.54	50	29.98	52.44	38
Supplemental															
Non-owner occupied CRE loans / Gross loans	53.58	30.74	90	51.59	29.25	93	53.26	30.07	93	48.91	27.32	93	44.40	26.45	86
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	486.23	205.31	96	451.69	187.63	96	456.39	195.33	96	438.47	183.76	96	398.02	178.57	95
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	486.25	262.15	90	451.71	244.92	91	456.42	252.85	90	438.49	240.85	91	398.05	236.10	87

BHC Name

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Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.80	6.75	81	10.25	12.31	47	10.95	11.47	53	12.47	11.17	68	13.76	7.63	80
Liquid assets	19.12	23.63	42	22.98	29.12	36	22.42	29.03	33	23.81	26.22	48	26.23	22.44	71
Investment securities	19.71	20.98	50	23.97	20.37	65	23.87	21.63	61	21.67	17.85	68	24.30	16.99	80
Net loans and leases	68.58	63.09	64	65.34	58.81	68	64.92	58.67	64	65.26	61.58	56	63.61	63.77	37
Net loans, leases and standby letters of credit	68.72	63.92	63	65.48	59.61	67	65.07	59.49	64	65.38	62.48	51	63.78	64.84	36
Core deposits	77.92	74.28	54	79.20	75.52	57	78.95	75.71	51	78.04	70.67	65	76.01	63.09	80
Noncore funding	13.26	12.30	63	10.65	10.15	66	10.92	10.30	67	11.74	14.13	55	14.22	19.36	42
Time deposits of \$250K or more	8.91	1.67	97	8.48	1.67	97	8.11	1.58	97	9.61	2.11	96	9.15	2.94	95
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.24	12	0	1.19	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0	0.54	30	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.19	2.18	41	2.17	0.88	81	2.80	1	85	0	1.24	7	5.06	3.01	73
Earning assets that reprice within 1 year	35.99	35.71	48	40.46	38.80	52	40.16	37.37	57	45.41	39.38	64	48.82	39.29	80
Interest-bearing liabilities that reprice within 1 year	23.24	6.79	92	30.10	6.64	96	29.22	6.39	95	31.12	8.20	94	31.68	10.19	93
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	12.74	27.35	20	10.36	30.83	11	10.94	29.65	9	14.29	29.11	17	17.14	26.63	23
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3	5.89	43	0.48	-3.31	63	-0.03	-2.33	58	-0.90	3.20	42	0.57	14.45	14
Net short-term noncore funding dependence	-1.16	0.87	32	0.03	-9.17	78	-0.58	-7.71	72	-2.13	-4.76	57	-1.68	3.38	26
Short-term investment / Short-term noncore funding	109.59	112.63	64	99.76	304.29	21	104.55	273.46	27	115.97	184.19	39	110.85	77.77	71
Liquid assets - short-term noncore funding / Nonliquid assets	11.45	24.05	36	16.50	36.72	25	15.41	36.68	25	17.15	28.18	38	18.73	16.97	61
Net loans and leases / Total deposits	76.21	79.04	42	74.52	73.05	55	74.57	72.79	56	72.69	79.43	29	74.69	90.31	16
Net loans and leases / Core deposits	88.01	86.19	57	82.50	78.83	59	82.23	78.25	61	83.62	88.34	44	83.68	103.93	18
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.34	-10.05	62	1.38	0.50	82	0.76	0.12	77	2.13	1.57	68	0.88	0.72	67
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-19.36	-19.27	45	4.09	1.06	92	1.68	-0.25	86	7.50	4.31	85	0.09	1.36	17
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	13.97	26.09	34	12.84	13.65	57	12.30	14.28	55	11.82	11.38	61	12.74	12.67	58
Available-for-sale securities	85.89	71.92	67	87.02	84.59	42	87.57	83.77	45	88.03	87.23	39	87.13	85.40	43
U.S. Treasury securities	8.53	9.62	62	8.11	6.01	72	8.22	6.70	69	3.99	4.72	71	4.82	6.15	62
US agency securities (excluding mortgage-backed securities)	28.33	4.10	97	33.62	4.24	96	32.09	4.12	96	41.06	4.01	99	43.42	3.49	99
Municipal securities	0	8.02	7	0	8.38	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	54.28	62.34	35	50.02	66.09	21	50.54	66.54	25	46.72	66.64	18	41.33	67.43	15
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	8.72	3.02	84	8.12	3.01	84	9.02	3.08	84	8.07	3.01	84	10.30	2.94	85
Mutual funds and equity securities	0.14	0.27	53	0.14	0.29	54	0.14	0.29	54	0.15	0.35	50	0.13	0.40	48
Debt securities 1 year or less	33.72	9.28	92	27.71	8.18	92	28.93	7.78	93	30.03	10.55	89	32.60	11.86	88
Debt securities 1 to 5 years	9.40	20.14	27	11.17	17.39	42	11.07	18.25	39	5.91	17.03	31	2.49	17.94	18
Debt securities over 5 years	56.74	68.28	28	60.98	72.07	27	59.86	71.11	26	63.90	69.86	36	64.78	66.02	40
Pledged securities	58.61	31.26	86	40.57	33.37	62	37.99	32.26	61	56.29	35.67	74	62.52	30.57	88
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	9.85	-40.81	86	-17.59	64.27	12	-12.82	27.98	22	-7.33	183.32	10	-4.14	26.69	33
Investment securities	-14.25	11.76	9	8.13	32.48	26	9.38	31.36	25	-8.78	23.62	10	71.46	11.75	93
Core deposits	2.57	4.57	57	2.14	16.96	5	0.44	16.94	5	5.03	26.88	4	6.21	11.23	41
Noncore funding	29.74	36.20	59	-20.85	-21.64	54	-7.67	-14.79	61	-15.52	-12.18	48	31.14	6.59	83

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Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,223,152	1,143,654	1,070,581
Commit: Secured commercial real estate loans	161,761	230,849	149,885	137,215	281,602
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	23,288	22,928	23,139	18,736	27,116
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,503,039	483,216	437,274	560,134	753,163
Futures and forward foreign exchange	0	76,945	95,405	99,340	18,000
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	230,214	295,801	294,084	255,174	304,090
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							7.62	22.78	3	7.07	22.01	4	6.77	23.52	4
Standby letters of credit	0.14	0.66	12	0.14	0.66	11	0.14	0.65	12	0.12	0.71	8	0.17	0.84	17
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	10.31	44.74	36	5.31	47.31	21	5.15	46.30	19	5.66	48.62	16	6.80	68.47	21
Interest rate contracts	8.94	32.78	36	3	35.15	17	2.72	32.46	16	3.46	34.36	13	4.76	47.31	19
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.49	10	0	1.69	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	8.94	23.04	40	3	20.27	23	2.72	20.49	21	3.46	20.83	19	4.76	28.86	21
Foreign exchange contracts	1.37	6.65	75	2.31	6.12	80	2.43	6.30	78	2.19	6.01	77	2.04	10.12	77
Futures and forward foreign exchange contracts	0	4.26	27	0.48	3.76	74	0.59	3.78	74	0.61	3.47	74	0.11	5.23	58
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	1.37	0.85	87	1.83	0.76	88	1.83	0.76	87	1.58	0.77	87	1.92	2.03	88
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							11.61	44.98	5	11.09	42.82	4	10.64	45.53	6

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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,733,253	855,962	826,763	914,648	1,075,253
Interest rate contracts	1,503,039	483,216	437,274	560,134	753,163
Foreign exchange contracts	230,214	372,746	389,489	354,514	322,090
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	76,945	95,405	99,340	18,000
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,733,253	779,017	731,358	815,308	1,057,253
Held for trading					
Interest rate contracts	145,539	120,668	118,264	139,350	125,738
Foreign exchange contracts	133,344	108,473	106,069	127,155	113,543
Equity, commodity, and other contracts	12,195	12,195	12,195	12,195	12,195
	0	0	0	0	0
Non-traded					
Interest rate contracts	1,587,714	735,294	708,499	775,298	949,515
Foreign exchange contracts	1,369,695	374,743	331,205	432,979	639,620
Equity, commodity, and other contracts	218,019	360,551	377,294	342,319	309,895
	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	1,693,047	561,173	636,202	447,558	713,476
Over 1 year to 5 years	36,317	131,221	139,489	66,024	190,713
Over 5 years	570,068	243,143	270,541	228,597	213,586
	1,086,662	186,809	226,172	152,937	309,177
Gross negative fair value (absolute value)					
	3,104	14,912	10,876	33,908	18,029
Gross positive fair value					
Held for trading	123,076	22,125	25,566	13,022	30,832
Non-traded	15,947	1,742	1,896	127	269
	107,129	20,383	23,670	12,895	30,563
Current credit exposure on risk-based capital derivative contracts	49,936	11,452	17,741	5,105	17,487
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	86.72	93.95	19	56.45	94.10	6	52.89	94.17	6	61.24	94.10	7	70.05	93.44	10
Foreign exchange contracts	13.28	3.10	87	43.55	3.22	94	47.11	3.47	94	38.76	3.49	94	29.95	3.20	94
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	0	5.29	8	0	7.18	6	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	4.93	8	0	6.91	6	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	100	77.96	94	91.01	71.71	67	88.46	74.26	58	89.14	68.76	65	98.33	69.75	85
Held for trading															
Interest rate contracts	8.40	38.03	48	14.10	40.70	45	14.30	40.42	46	15.24	43.53	39	11.69	44.16	39
Foreign exchange contracts	7.69	31.70	49	12.67	34.66	47	12.83	34.15	48	13.90	36.62	42	10.56	37.24	41
Equity, commodity, and other contracts	0.70	1.66	75	1.42	1.55	77	1.48	1.68	78	1.33	1.60	74	1.13	1.60	72
Non-traded															
Interest rate contracts	91.60	61.97	51	85.90	59.30	54	85.70	59.58	53	84.76	56.47	60	88.31	55.84	60
Foreign exchange contracts	79.02	57.96	53	43.78	56.22	50	40.06	56.71	46	47.34	53.82	53	59.49	52.22	57
Equity, commodity, and other contracts	12.58	0.39	96	42.12	0.36	97	45.64	0.40	97	37.43	0.46	97	28.82	0.34	97
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	97.68	93.16	44	65.56	91.91	12	76.95	92.53	14	48.93	91.48	7	66.35	93.86	12
Over 1 year to 5 years	2.10	37.29	16	15.33	27.90	45	16.87	27.56	47	7.22	32.05	28	17.74	32.17	45
Over 5 years	32.89	22.61	70	28.41	29.78	50	32.72	27.01	56	24.99	27.06	50	19.86	30.45	40
Gross negative fair value (absolute value)	62.69	26.09	83	21.82	29.19	45	27.36	29.89	48	16.72	29.56	38	28.75	28.09	56
Gross positive fair value	0.18	2.48	9	1.74	1.18	72	1.32	0.98	69	3.71	1.55	87	1.68	0.83	83
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	7.10	2.55	93	2.58	1.59	84	3.09	1.34	96	1.42	2.23	28	2.87	1.19	93
Gross positive fair value (X)	0	0.10	18	0.01	0.05	43	0.01	0.04	37	0.03	0.07	50	0.02	0.06	51
Held for trading (X)	0.10	0.10	73	0.02	0.06	37	0.02	0.05	45	0.01	0.09	20	0.03	0.07	48
Non-traded (X)	0.01	0.06	55	0	0.05	46	0	0.04	46	0	0.07	40	0	0.06	39
Current credit exposure (X)	0.09	0.02	90	0.02	0.01	73	0.02	0.01	80	0.01	0.02	58	0.03	0.01	86
Credit losses on derivative contracts	0.04	0.06	64	0.01	0.05	34	0.02	0.04	43	0	0.06	25	0.02	0.05	41
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.45	0.70	61	0.13	0.59	32	0.20	0.46	41	0.06	0.85	24	0.22	0.73	42

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	58,372	73,936	73,936	33,246	36,732
Gross losses	1,086	7,074	7,091	51	23
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	34	368	370	3	390
Net losses	1,052	6,706	6,721	48	-367
Provision for loan and lease losses	-1,607	-3,572	-4,528	40,738	-3,853
Adjustments	0	-4,315	-4,315	0	0
Ending balance	55,713	59,343	58,372	73,936	33,246
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01	0.09	12	-0.03	-0.12	67	-0.03	-0.09	62	0.26	0.51	20	-0.03	0.15	3
Provision for loan and lease losses / Average loans and leases	-0.02	0.16	12	-0.05	-0.21	69	-0.04	-0.16	63	0.40	0.82	21	-0.04	0.24	3
Provision for loan and lease losses / Net loan and lease losses	-152.76	151.30	19	-53.27	-65.12	54	-67.37	-105.48	50	84,870.83	487.86	99	1,049.86	130.58	96
Allowance for loan and lease losses / Total loans and leases not held for sale	0.48	1.17	6	0.56	1.32	7	0.56	1.23	9	0.70	1.58	9	0.33	0.83	8
Allowance for loan and lease losses / Total loans and leases	0.48	1.15	8	0.56	1.30	8	0.56	1.20	10	0.70	1.55	9	0.33	0.81	8
Allowance for loan and lease losses / Net loans and leases losses (X)	39.72	38.64	73	6.64	17.40	28	8.69	21.39	35	1,540.33	11.58	99		8.03	
Allowance for loan and lease losses / Nonaccrual assets	93.74	428.13	6	92.24	330.05	8	92.93	364.13	7	260.69	299.17	54	3,081.19	218.72	98
ALLL / 90+ days past due + nonaccrual loans and leases	93.53	320.87	10	92.07	271.93	12	92.62	287.08	13	259.50	244.34	63	2,511.03	151.73	98
Gross loan and lease losses / Average loans and leases	0.01	0.16	11	0.09	0.20	28	0.07	0.19	22	0	0.34	1	0	0.28	0
Recoveries / Average loans and leases	0	0.07	3	0	0.08	6	0	0.08	6	0	0.07	3	0	0.08	6
Net losses / Average loans and leases	0.01	0.09	29	0.08	0.12	49	0.06	0.11	45	0	0.27	3	0	0.21	3
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	0.48	34.26	2	721.57	25.09	99	725.49	34.67	99	13.04	33.98	10	1,344.83	36.22	99
Earnings coverage of net loan and lease losses (X)	73.90	36.38	74	6.56	26.30	23	9.35	39.72	27	1,493.38	22.91	98	-402.93	24.40	2

Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	63	0	0.02	45	0	0.02	41	0	0.04	25	0	0.01	40
Real estate loans secured by 1-4 family	0	-0.02	72	0	-0.01	63	0	-0.02	70	0	0.01	55	0	0.01	50
Revolving	0	-0.06	75	0	-0.07	64	0	-0.07	69	0	0.01	54	0	0.02	43
Closed-end	0	-0.01	70	0	-0.01	66	0	-0.01	67	0	0	59	0	0	57
Commercial real estate loans	0	0	56	0	0.04	33	0	0.04	31	0	0.07	17	0	0.01	38
Construction and land development		-0.02			0.01			0			0			-0.01	
1-4 family		0			0			0			0			0	
Other		-0.01			0.01			0			0			-0.01	
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	55	0	0.05	34	0	0.05	29	0	0.11	14	0	0.02	38
Owner-occupied	0	0	59	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0.01	53	0	0.04	37	0	0.04	35	0	0.08	24	0	0.01	40
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans	0	0.11	34	0.20	0.19	59	0.16	0.17	55	0	0.47	7	-0.01	0.37	3
Loans to individuals	1.48	0.76	84	0.11	0.72	11	0.09	0.71	10	0.26	1.13	16	0.15	1.17	11
Credit card loans		1.94			2.27			1.84			2.92			3.11	
Agricultural loans		0.02			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	0	0.15	25	0	0.15	22

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	25,737	39,256	12,816	63,376	18,854
90+ days past due loans and leases	131	117	207	130	245
Nonaccrual loans and leases	59,434	64,335	62,815	28,362	1,079
Total past due and nonaccrual loans and leases	85,302	103,708	75,838	91,868	20,178
Restructured 30–89 days past due	202	75	74	76	77
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	58,119	20,850	61,654	2	2
Total restructured loans and leases	58,321	20,925	61,728	78	79
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	751	134	133	460	483
Other real estate owned	180	58	58	58	58
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.22	0.33	50	0.37	0.29	71	0.12	0.32	23	0.60	0.39	77	0.19	0.43	22
90+ days past due loans and leases	0	0.10	23	0	0.09	24	0	0.10	24	0	0.12	24	0	0.15	23
Nonaccrual loans and leases	0.51	0.37	76	0.61	0.54	65	0.60	0.46	74	0.27	0.66	14	0.01	0.51	1
90+ days past due and nonaccrual loans and leases	0.51	0.52	60	0.61	0.68	54	0.60	0.62	58	0.27	0.85	9	0.01	0.71	1
30–89 days past due restructured	0	0.01	51	0	0.01	45	0	0.01	46	0	0.01	38	0	0.01	32
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.50	0.09	97	0.20	0.12	77	0.59	0.10	96	0	0.13	6	0	0.14	9
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.22	0.33	50	0.37	0.29	71	0.12	0.32	23	0.60	0.40	77	0.19	0.43	22
90+ days past due assets	0	0.10	21	0	0.09	22	0	0.10	22	0	0.12	22	0	0.15	19
Nonaccrual assets	0.51	0.37	74	0.61	0.55	65	0.60	0.47	74	0.27	0.67	14	0.01	0.53	1
30+ days past due and nonaccrual assets	0.74	0.89	54	0.98	1	58	0.72	0.97	42	0.86	1.29	34	0.20	1.19	3
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.35	0.33	66	0.40	0.40	59	0.39	0.36	65	0.18	0.52	13	0.01	0.44	1
90+ days past due and nonaccrual assets + other real estate owned	0.36	0.35	62	0.40	0.42	55	0.39	0.37	64	0.18	0.55	11	0.01	0.48	1
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.36	0.38	60	0.40	0.48	45	0.39	0.41	58	0.18	0.60	12	0.01	0.53	1
Allowance for loan and lease losses	108.71	55.46	87	108.86	67.85	82	108.07	62.64	86	39.16	66.66	24	5.10	115.41	1
Equity capital + allowance for loan and lease losses	4.59	3.63	68	4.41	4.12	63	4.33	3.60	66	1.97	4.97	15	0.13	4.28	2
Tier 1 capital + allowance for loan and lease losses	4.74	3.90	69	5.34	4.89	66	5.16	4.30	67	2.44	6.05	15	0.15	5.65	2
Loans and leases + other real estate owned	0.52	0.61	54	0.61	0.82	38	0.60	0.71	50	0.27	0.97	8	0.02	0.85	1

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.03	0.23	7	0.06	0.25	15	0.03	0.26	7	0.05	0.39	8	0.03	0.38	7
	90+ days past due	0	0.11	38	0	0.12	36	0	0.12	41	0	0.16	34	0.01	0.16	35
	Nonaccrual	0.01	0.41	3	0.02	0.60	4	0.02	0.52	4	0.01	0.76	3	0.02	0.46	4
Commercial and industrial																
	30–89 days past due	0.52	0.29	80	0.80	0.24	93	0.26	0.24	62	1.27	0.23	96	0.36	0.31	68
	90+ days past due	0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual	1.31	0.47	90	1.41	0.65	88	1.46	0.57	90	0.59	0.75	43	0	0.83	8
Individuals																
	30–89 days past due	0.98	0.83	69	0.60	0.60	60	0.42	0.63	38	1.70	0.83	89	1.33	0.83	76
	90+ days past due	0.02	0.10	50	0.01	0.08	44	0.01	0.09	48	0.12	0.14	62	0.09	0.17	55
	Nonaccrual	0.33	0.17	79	0	0.17	20	0.06	0.17	45	0.08	0.28	37	0.09	0.17	50
Depository institution loans																
	30–89 days past due	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural																
	30–89 days past due		0.09			0.11			0.07			0.17			0.24	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.27			0.51			0.70			0.49			0.67	
Foreign governments																
	30–89 days past due	0	0	50	0	0	50	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual	0	0.14	43	0	0.17	40	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases																
	30–89 days past due	0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.70	0.39	80	2.48	0.36	95	2.26	0.46	94	2.97	0.65	95	1.01	0.67	79
	90+ days past due	0.19	0.22	77	0.15	0.25	73	0.27	0.24	77	0.12	0.33	64	0.20	0.31	73
	Nonaccrual	1.53	0.58	89	1.31	0.76	83	1.37	0.71	87	0.38	0.89	24	0.74	0.73	57
Revolving	30-89 days past due	1.26	0.31	96	0	0.33	6	0	0.28	9	4.40	0.48	96	2.95	0.45	99
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	1.52	0.86	80	0.12	1.05	19	0.13	1.18	20	0.44	1.13	35	0.28	1	22
Closed-end	30-89 days past due	0.65	0.41	78	2.79	0.36	95	2.52	0.49	95	2.81	0.65	95	0.79	0.70	66
	90+ days past due	0.21	0.25	79	0.16	0.27	73	0.31	0.26	77	0.13	0.38	65	0.22	0.35	75
	Nonaccrual	1.53	0.57	90	1.46	0.71	86	1.52	0.67	87	0.37	0.87	26	0.79	0.70	60
Junior lien	30-89 days past due	0	0.01	15	0	0.01	13	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	11	0	0.04	6	0	0.03	8	0	0.04	6	0	0.04	8
Commercial real estate	30-89 days past due	0.02	0.13	22	0.02	0.16	20	0	0.15	6	0	0.26	8	0	0.18	9
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0	0.29	3	0	0.48	4	0	0.38	4	0	0.62	4	0	0.23	10
Construction and development	30-89 days past due		0.19			0.15			0.17			0.28			0.28	
	90+ days past due		0.01			0.01			0.01			0.01			0.02	
	Nonaccrual		0.14			0.31			0.20			0.41			0.20	
1-4 family	30-89 days past due		0.02			0.03			0.02			0.03			0.06	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0.02			0.01			0.03			0.02	
Other	30-89 days past due		0.13			0.10			0.13			0.22			0.20	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.12			0.25			0.16			0.35			0.17	
Multifamily	30-89 days past due	0.03	0.04	69	0.04	0.09	63	0	0.07	56	0	0.09	44	0	0.08	38
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	53	0	0.13	43	0	0.17	44	0	0.11	40	0.01	0.05	47
Nonfarm non-residential	30-89 days past due	0	0.10	6	0	0.12	5	0	0.13	6	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0	0.36	2	0	0.58	2	0	0.45	3	0	0.80	2	0	0.28	5
Owner Occupied	30-89 days past due	0	0.04	10	0	0.04	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.12	6	0	0.20	5	0	0.17	5	0	0.27	5	0	0.16	7
Other	30-89 days past due	0	0.05	14	0	0.07	11	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.21	8	0	0.31	5	0	0.23	7	0	0.44	5	0	0.10	9
Farmland	30-89 days past due		0.09			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.51			1.06			0.69			1.13			0.84	
Credit card	30-89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	9,270	9,270	9,270	9,270	9,270
Retained earnings	1,299,151	1,234,276	1,246,690	1,200,945	1,185,530
Accumulated other comprehensive income (AOCI)	-185,198	18,918	-883	46,685	-16,397
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,123,223	1,262,464	1,255,077	1,256,900	1,178,403
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	228,900	234,313	232,466	239,853	244,332
Accumulated other comprehensive income-related adjustments	-185,199	18,917	-883	46,686	-16,396
Other deductions from common equity tier 1 capital	646	568	573	695	221
Subtotal:	1,078,876	1,008,666	1,022,921	969,666	950,246
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,078,876	1,008,666	1,022,921	969,666	950,246
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	142,000	142,000	142,000	142,000	142,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	142,000	142,000	142,000	142,000	142,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	142,000	142,000	142,000	142,000	142,000
Tier 1 Capital	1,220,876	1,150,666	1,164,921	1,111,666	1,092,246
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	59,831	61,396	61,406	74,998	36,050
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	59,831	61,396	61,406	74,998	36,050
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	59,831	61,396	61,406	74,998	36,050
Exited advanced approach tier 2 capital					
Total capital	1,280,707	1,212,062	1,226,327	1,186,664	1,128,296
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	17,057,458	15,992,885	16,107,374	16,299,545	15,234,909
Less: Deductions from common equity tier 1 capital	229,545	234,881	233,039	240,549	244,553
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	16,827,913	15,758,004	15,874,335	16,058,996	14,990,356
Total risk-weighted assets	11,086,308	8,982,901	9,069,698	8,623,810	7,925,575
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.73	11.77	19	11.23	12.59	30	11.28	12.37	33	11.24	12.35	34	11.99	12.11	51
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.01	12.48	28	12.81	13.31	50	12.84	13.11	54	12.89	13.08	55	13.78	12.78	73
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	11.55	14.27	6	13.49	15.21	18	13.52	14.91	27	13.76	15.23	25	14.24	14.36	59
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.26	9.22	9	7.30	9.07	7	7.34	8.98	12	6.92	9.13	3	7.29	9.76	5
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	220	339	504	330	547	-35.10	-45.68
Other insurance activities income	220	339	504	330	547	-35.10	-45.68
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	291,427	263,435	285,422	257,700	151,671	10.63	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0.08	0.36	57	0.14	0.38	60	0.16	0.36	62	0.11	0.41	57	0.16	0.47	61
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	22.83	12.02	91	21.77	11.72	88	23.33	12	93	21.74	11.03	93	13.48	11.51	56
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	2,112,301	3,171,699	2,947,967	3,177,701	3,773,000
Real estate loans	3,663	4,152	3,921	4,923	5,467
Commercial and industrial loans	1,950,958	2,893,710	2,689,448	2,863,854	3,325,834
Loans to depository institutions and other banks acceptances	65,348	159,758	143,222	159,037	272,486
Loans to foreign governments and institutions	92,332	114,079	111,376	149,887	169,213
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	92,411	110,816	110,040	111,187	190,784
Interest-bearing bank balances	5,601	6,459	6,875	43,133	4,744
Total selected foreign assets	2,210,313	3,288,974	3,064,882	3,332,021	3,968,528
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct												
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42			1.19	

Net Losses as a Percent of Foreign Loans by Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13		0.31	0.86	87	0.25	0.79	64	0	0.64	11		0.29	
Foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases	-33.40	20.31	12	-5.10	-0.16	49	-7.23	6.83	35	-15.78	-2.40	22	-10.94	22.48	24
Total selected assets	-32.80	21.10	9	-4.90	3.36	42	-8.02	9.48	31	-16.04	2.04	22	-8.35	12.40	34
Deposits		-2.72			10.74			0.73			3.46			10.36	

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	5,700	5,700	7,600	7,600	7,600	0.00	0.00	
Dividends	5,700	5,700	7,600	7,600	7,600	0.00	0.00	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	5,700	5,700	7,600	7,600	7,600	0.00	0.00	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	0	0			
Total operating income	5,700	5,700	7,600	7,600	7,600	0.00	0.00	
Operating Expenses								
Personnel expenses	0	0	0	0	0			
Interest expense	0	0	0	0	0			
Other expenses	2	2	2	2	1	0.00	100.00	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	2	2	2	2	1	0.00	100.00	
Income (loss) before taxes	5,698	5,698	7,598	7,598	7,599	0.00	-0.02	
Applicable income taxes (credit)	0	0	0	0	0			
Extraordinary items								
Income before undistributed income of subsidiaries	5,698	5,698	7,598	7,598	7,599	0.00	-0.02	
Equity in undistributed income of subsidiaries	52,355	30,050	42,427	15,272	103,706	74.23	9.81	
Bank subsidiaries	52,355	30,050	42,427	15,272	103,706	74.23	9.81	
Nonbank subsidiaries	0	0	0	0	0			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	58,053	35,748	50,025	22,870	111,305	62.40	8.76	
Memoranda								
Bank net income	58,055	35,750	50,027	22,872	111,306	62.39	8.76	
Nonbank net income	0	0	0	0	0			
Subsidiary holding companys' net income	0	0	0	0	0			

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,263,902	99.75	1,403,285	99.78	1,395,862	99.78	1,397,829	1,319,475	-9.93	13.75
Common and preferred stock	1,263,902	99.75	1,403,285	99.78	1,395,862	99.78	1,397,829	1,319,475	-9.93	13.75
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	3,185	0.25	3,042	0.22	3,078	0.22	2,935	2,791	4.70	29.84
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	0	0	0	0	0	0	0	0		
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,267,087	100.00	1,406,327	100.00	1,398,940	100.00	1,400,764	1,322,266	-9.90	13.79
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	1,864	0.15	1,864	0.13	1,864	0.13	1,864	1,864	0.00	0.00
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	1,864	0.15	1,864	0.13	1,864	0.13	1,864	1,864	0.00	0.00
Equity Capital	1,265,223	99.85	1,404,463	99.87	1,397,076	99.87	1,398,900	1,320,402	-9.91	13.81
Perpetual preferred stock (income surplus)	142,000	11.21	142,000	10.10	142,000	10.15	142,000	142,000	0.00	0.00
Common stock	0	0	0	0	0	0	0	0		
Common surplus	9,270	0.73	9,270	0.66	9,270	0.66	9,270	9,270	0.00	0.00
Retained earnings	1,299,151	102.53	1,234,276	87.77	1,246,690	89.12	1,200,945	1,185,529	5.26	34.45
Accumulated other comprehensive income	-185,198	-14.62	18,917	1.35	-884	-0.06	46,685	-16,397		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,267,087	100.00	1,406,327	100.00	1,398,940	100.00	1,400,764	1,322,266	-9.90	13.79
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	5.86	11.02	6	3.41	12.52	0	3.58	11.94	1	1.66	7.29	10	8.73	9.68	35
Bank net income / Average equity investment in banks	5.90	11.60	4	3.42	12.35	2	3.59	11.80	2	1.67	7.45	10	8.74	10.51	32
Nonbank net income / Average equity investment in nonbanks		9.71			13.18			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	100	98.76	29	100.01	96.45	36	100	96.79	37	100.01	88.16	33	100	82.22	36
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	0.15	18.39	7	0.13	16.51	7	0.13	16.81	7	0.13	20.06	7	0.14	20.43	7
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.76	8	0	13.41	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	39.59	11	0	40.69	9	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	99.90	104.01	33	99.92	103.15	33	99.91	103.22	37	99.92	102.81	32	99.93	103.22	34
Total investment in subs / Equity capital	99.90	109.29	24	99.92	108.29	24	99.91	108.40	28	99.92	110.16	21	99.93	111.07	20
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.02	0.39	31	-0.02	0.27	31	-0.02	0.29	35	-0.05	0.47	31	-0.01	0.36	33
Equity investment in subs – equity cap / Net income-div (X)		1.15			0.85			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	101.89	130.36	40	101.91	152.56	32	101.92	152.85	26	101.92	136.59	33	101.93	177.68	21
Cash from ops + noncash items + op expense / Op expense + dividend	101.91	118.32	41	101.91	155.61	31	101.92	154.48	26	102.13	147.24	24	102.12	190.27	17
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	101.91	105.80	54	101.91	94.59	59	101.92	98.54	54	102.13	134.08	36	102.12	116.34	38
Pretax operating income + interest expense / Interest expense		1,565.66			1,645.53			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,454.22			1,896.20			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends	101.93	150.57	36	101.95	174.48	29	101.95	174.12	24	101.95	150.43	27	101.95	210.80	17
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	10.38	26.99	21	6.39	40.79	15	6.71	47.61	13	3.07	35.64	9	14.93	57.11	29
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.60	29	0	3.29	31	0	3.44	32	0	3.85	31	0	2.64	33
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	98.14	70.90	75	98.12	69.90	76	98.12	66.37	80	98.12	81.10	70	98.11	57.84	81
Dividends declared / Net income.....	9.63	31.93	15	15.64	27.22	27	14.90	28.27	24	32.60	42.29	36	6.70	33.08	13
Net income – dividends / Average equity.....	5.30	7.51	30	2.88	9.25	3	3.04	8.62	5	1.12	4.14	16	8.15	6.46	73
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	101.93	133.26	43	101.95	160.45	37	101.95	155.92	29	101.95	132.17	35	101.95	178.13	28
Dividends from nonbank subsidiaries.....	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	101.93	183.35	33	101.95	213.42	27	101.95	203.53	20	101.95	174.85	24	101.95	260.40	15
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	9.82	43.79	22	15.94	43.30	19	15.19	45.96	17	33.23	60.28	27	6.83	66.55	11
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries.....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	9.82	52.71	19	15.94	48.70	18	15.19	51.33	17	33.23	62.88	24	6.83	69.36	7
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries.....		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries.....		64.26			94.31			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	100	67.73	94	100	72.55	94	100	74.16	94	100	69.76	96	100	67.32	97
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries.....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries.....	100	81.70	87	100	82.68	92	100	83.13	92	100	82.20	93	100	78.80	95
Dividends from nonbank subsidiaries.....	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt.....		27.96			28.03			26.38			27.08			28.33	